

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

TERRENCE PETER PACHECO

Debtor(s)

Case No. 17-18454-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/16/2017.
- 2) The plan was confirmed on 09/20/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/06/2023.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$27,091.71.
- 10) Amount of unsecured claims discharged without full payment: \$127,425.60.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$15,600.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$15,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,956.45  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,319.75  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,276.20**

Attorney fees paid and disclosed by debtor: \$1,190.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A-1 COLLECTION AGENCY	Unsecured	410.00	NA	NA	0.00	0.00
ACCOUNTS RECEIVABLE MANAGEM	Unsecured	443.60	NA	NA	0.00	0.00
ADT SECURITY SYSTEMS INC	Unsecured	258.83	NA	NA	0.00	0.00
AFNI INC	Unsecured	135.75	NA	NA	0.00	0.00
AFNI INC	Unsecured	750.29	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	10,958.63	10,958.63	10,958.63	315.71	0.00
AMERICAN INFOSOURCE LP	Unsecured	1,403.48	1,343.41	1,343.41	38.73	0.00
AMERICOLLECT INC	Unsecured	386.00	NA	NA	0.00	0.00
AR RESOURCES INC	Unsecured	1,923.00	NA	NA	0.00	0.00
ASPEN NATIONAL COLLECTIONS	Unsecured	1,111.33	NA	NA	0.00	0.00
Assetmax	Unsecured	192.00	NA	NA	0.00	0.00
AT&T MOBILITY II LLC C/O AT&T SEI	Unsecured	891.00	854.49	854.49	24.59	0.00
BERKS CREDIT & COLLECTIONS	Unsecured	897.00	NA	NA	0.00	0.00
BRUNSWICK URGENT CARE PA	Unsecured	318.20	NA	NA	0.00	0.00
CAPITAL COLLECTION SERVICE	Unsecured	75.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	4,037.00	NA	NA	0.00	0.00
CARSON SMITHFIELD LLC	Unsecured	731.15	NA	NA	0.00	0.00
CAVALRY SPV INVESTMENTS LLC	Unsecured	16,566.00	16,566.96	16,566.96	477.28	0.00
CBE GROUP	Unsecured	552.86	NA	NA	0.00	0.00
CITIBANK/THD	Unsecured	7,022.20	NA	NA	0.00	0.00
COLLECTECH SYSTEMS	Unsecured	221.86	NA	NA	0.00	0.00
COMENITY BANK/VICTORIAS SECRE	Unsecured	654.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING INC	Unsecured	112.22	NA	NA	0.00	0.00
CREDIT COLLECTIONS SVC	Unsecured	700.86	NA	NA	0.00	0.00
CREDIT UNION OF NEW JERSEY	Secured	NA	15,681.00	2,472.56	2,472.56	0.00
CREDIT UNION OF NEW JERSEY	Unsecured	22,768.00	8,513.03	8,513.03	245.25	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	796.00	796.49	796.49	22.97	0.00
ENHANCED RECOVERY CORP	Unsecured	876.00	NA	NA	0.00	0.00
HAMILTON CARDIOLOGY ASSOCIATI	Unsecured	684.82	NA	NA	0.00	0.00
HEALTH NETWORK LABS	Unsecured	424.11	NA	NA	0.00	0.00
JOHN B CANLAS MD	Unsecured	234.29	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
KEYSTONE COLLECTIONS GROUP	Priority	1,088.97	1,147.80	1,147.80	1,147.80	0.00
KEYSTONE COLLECTIONS GROUP	Priority	NA	1,147.77	1,147.77	1,147.77	0.00
LANDO RESORTS CORPORATION	Unsecured	17,413.78	NA	NA	0.00	0.00
M&T BANK	Secured	1,639.84	NA	NA	0.00	0.00
M&T BANK	Secured	199,713.42	199,408.35	2,831.43	2,831.43	0.00
MERRICK BANK	Unsecured	710.00	NA	NA	0.00	0.00
NEW JERSEY TURNPIKE COMMISSIO	Unsecured	855.50	1,114.00	1,114.00	32.08	0.00
PENN CREDIT	Unsecured	2,021.98	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	20,978.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	427.00	427.96	427.96	12.33	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	13,028.29	13,028.29	13,028.29	375.32	0.00
PPL ELECTRIC UTILITIES	Unsecured	2,666.96	2,677.96	2,677.96	77.14	0.00
PRINCETON ANESTHESIA SERVICES	Unsecured	212.26	NA	NA	0.00	0.00
PRINCETON ER PHYSICIANS	Unsecured	410.00	NA	NA	0.00	0.00
SPRINT	Unsecured	NA	1,739.56	1,739.56	50.11	0.00
SUNTRUST/GREENSKY/THD	Unsecured	6,045.00	NA	NA	0.00	0.00
UNITED STATES TREASURY (IRS)	Priority	2,986.31	3,048.81	3,048.81	3,048.81	0.00
UNITED STATES TREASURY (IRS)	Unsecured	NA	136.86	136.86	3.92	0.00
WILLIAM B CALLAHAN ESQUIRE	Secured	27,137.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,831.43	\$2,831.43	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$2,472.56	\$2,472.56	\$0.00
<b>TOTAL SECURED:</b>	<b>\$5,303.99</b>	<b>\$5,303.99</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,344.38	\$5,344.38	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,344.38</b>	<b>\$5,344.38</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$58,157.64</b>	<b>\$1,675.43</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,276.20</u>
Disbursements to Creditors	<u>\$12,323.80</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$15,600.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/04/2023

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.